

## Key Investor Information

This document provides you with key investor information about the Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of the Fund. You are advised to read it so you can make an informed decision about whether to invest. Unless otherwise defined in this document, all words and expressions defined in the Company's current Prospectus shall have the same meaning herein.

### Ocean Dial Gateway to India Fund (the "Fund"), a sub-fund of Ocean Dial Investment Funds plc (the "Company")

This Fund is managed by Ocean Dial Asset Management Limited

**Class A US\$ (the "Share Class")** (ISIN IE00B585S747)

This Key Investor Information Document is also considered representative of **Share Class B Euro** (ISIN IE00B6X6RV62) and **Share Class C GBP** (ISIN IE00B3WD3974) for the Fund.

### Objectives and Investment Policy

The Fund's objective is to provide long term capital appreciation.

The Fund will invest primarily in a diversified portfolio of shares and equity related securities (such as preference shares, convertible bonds, convertible preference shares, ADR's and GDR's) of large and mid-cap companies that (i) have their registered office in India and are listed on Recognised Exchanges worldwide, (ii) exercise the majority of their economic activity in India and are listed on Recognised Exchanges worldwide and/or (iii) are listed, traded or dealt in on certain Indian stock exchanges.

A bottom up stock picking approach will be adopted, identifying companies with sound management, strong balance sheet fundamentals and a management whose interests are (where possible) aligned with outside shareholders.

Shares in the Fund can be bought and sold daily on every Business Day of the Fund (i.e. the Dealing Day). Subscription and redemption applications must be received by 13:30 (Irish time) on the relevant day preceding the Dealing Day.

The Fund may elect to pay dividends to its shareholders but does not expect to do so given its long term capital appreciation investment philosophy.

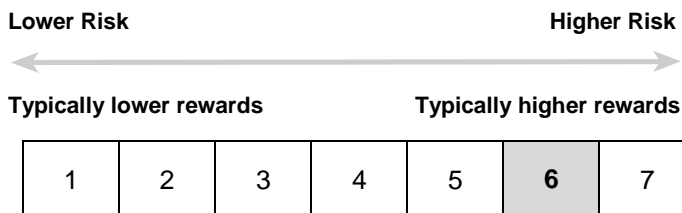
The fund manager has discretion in managing the investments of the Fund.

The Fund may use financial derivative instruments for both investment purposes and for the purposes of hedging. The use of these instruments may result in the Fund being leveraged i.e. the total exposure of the Fund as a result of all positions held by it may exceed its net asset value.

Portfolio transaction costs may have an impact on the performance of the Fund.

The Fund is expected to have a high volatility. The typical investor in the Fund will be a sophisticated investor with a medium to long investment time horizon who understands the risks associated with investment in the emerging markets.

### Risk and Reward Profile of the Fund



- The risk and reward indicator has been calculated using the average fluctuations of the Fund's benchmark, the S&P BSE Dollex 30 Index (the "Benchmark") over the past five years.
- Historical data may not be a reliable indication for the future.
- The lower risk category does not mean a risk-free investment.
- The Fund may behave differently to the Benchmark, and the Benchmark may also behave differently in the future. This means the Fund is not guaranteed to always stay in the same risk reward category.
- The high risk rating reflects the high degree of risk in investing in emerging markets generally, and India in particular. The market prices of Indian securities can move

sharply on relatively small trading volumes. It also reflects that the Fund is not only exposed to market price movements, but also to the value of the Indian Rupee relative to the share class currency. The Fund's policy is not to hedge Rupee exposure.

Further risks that may have a significant effect on the Net Asset Value of the Fund include:

- Liquidity risk - the risk that a given security cannot be traded quickly enough in the market to prevent a loss or make a profit.
- Credit Risk - the risk that the issuer of a security held by the Fund may not be able to meet its obligations to the Fund.
- Settlement risk – the risk that the purchaser of Shares in the Fund does not settle within T+3 deadline. The Fund is liable for any movements in the Net Asset Value during the settlement period.
- The Company's Prospectus gives you more details about all the risks for the Fund - see under "Practical Information" for how to obtain a copy.

## Charges for the Fund

### One-off charges taken before or after you invest

Entry charge	None
Exit charge	3%. This may be charged if you hold Shares in the Fund for less than 12 months

This is the maximum that might be taken out of your money before it is invested or before the proceeds of your investment are paid out.

### Charges taken from the Share Class over a year

Ongoing charge	1.55%
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### Charges taken from the Share Class under certain specific conditions

Performance fee	There is no performance fee in respect of the Share Class
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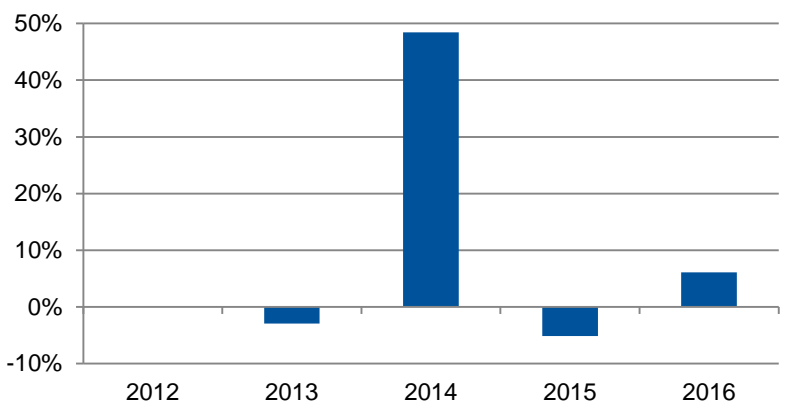
These charges are used to pay the costs of running the Fund, including the costs of marketing and selling. Overall, they reduce the growth of your investment.

The entry and exit charges shown are maximum figures. In some cases you might pay less – you can find this out from your financial adviser.

The annual report of the Company for each financial year will include detail on the exact charges made.

**For more information about charges, please see the Fund's Prospectus, which is available at [www.oceandial.com](http://www.oceandial.com)**

## Past Performance



Past performance is not a reliable guide to future results

The Share Class was launched on 12 September 2012

Past performance is calculated in US Dollars

Charges include all operating expenses and management fees of the Fund

Charges exclude transaction based payments to meet the costs necessarily incurred in connection with the acquisition or disposal of the Fund's portfolio

## Practical Information

- The Depositary of the Fund is Société Générale S.A, Dublin Branch
- The Administrator of the Fund is Apex Fund Services (Ireland) Ltd
- The registered office of the Company is 1st Floor, Block 2, Harcourt Centre, Harcourt Street, Dublin 2, Ireland
- Should you require further information on this Fund, the Share Class or other share classes of the Fund, you may obtain the current Prospectus from the administrator and the most recent annual and any subsequent half-yearly reports and accounts from the registered office of the Company. The documents referred to shall be provided free of charge on request
- This Key Investor Information Document is specific to the Share Class but is considered representative of Share Classes B and C for the Fund. Information relating to these share classes is available in the Prospectus and Fund Supplements
- The Net Asset Value of the Share Class is calculated in US Dollars and will be made available on the internet at [www.oceandial.com](http://www.oceandial.com) and from the Irish Stock Exchange
- The Fund is subject to the tax laws and regulations of Ireland. Depending on your country of residence, this might have an impact on your investment. For further details, please speak to an advisor
- The Directors of the Company may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus and Supplement for the Fund
- The Fund is a sub-fund of the Company, an umbrella fund with segregated liability between sub-funds. You can find out more information about the umbrella fund in the Prospectus. The Prospectus and periodic reports are prepared in the name of Company
- Details of Ocean Dial Investments Funds plc remuneration policy, including but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration benefits are available at the following website [www.oceandial.com](http://www.oceandial.com) and a paper copy of such remuneration policy is available to investors free of charge upon request
- The Company was authorised in Ireland on 17 August, 2012 and is regulated by the Central Bank of Ireland
- This Key Investor Information Document was last updated on 6 July 2017